

# NJHMFA

## Chart of Divisions

Listed below are some of the other programs offered at the Agency.

### **Single Family**

Provides:

- unlimited construction loans for homes and condos.
- limited construction loans incorporated with subsidies.
- low interest mortgage loans for home buyers.

### **Tax Credits**

Provides:

- a dollar for a dollar in federal tax liability.
- only for affordable rental units.
- profit and nonprofit organizations.

### **Supported Housing & Special Needs**

Provides:

- financing programs to support residents who have special needs.
- programs for those adopting children, homeless people living with AIDS, mental illness and disabilities.

### **Multi Family Lending**

Provides:

- financing for existing deed restricted multi-family housing.

### **Multi Family Programs & Credits**

Provides:

- financing for multi-family housing projects.
- primarily rental and may include commercial components.

### **Capital Markets**

Provides:

- issuance of municipal bonds for investors.

For more information:

call the Agency's main number at 609-278-7400 to direct you to the correct section,  
or check the Agency's website at <http://www.state.nj.us/dca/hmfa/>.